

Walpole School Department
Ext 226
135 School Street
Walpole, MA 02081

Falmouth District Court
Falmouth, MA 02540

A.M. Leonard
241 Fox Drive
Piqua, OH 45356

Adam Epstein
84 Royalston Rd.
Wellesley, MA 02481

Airton Dos Santos
32 Congress St. Apt #. 2
Milford, MA 01757

American Express
P.O. Box 981540
El Paso, TX 79998

American Express
c/o MRS Associates
1930 Olney Ave.
Cherry Hill, NJ 08003

American Express
PO Box 2855
New York, NY 10116-2855

AnDre' Summers
Summers Law Office
P.O. Box 306
Franklin, MA 02038

Applied Bank
P.O. Box 10210
Wilmington, DE 19850

Applied Bank
P.O. Box 17120
Wilmington, DE 19886

AT&T Mobility
c/o I.C. system
444 Highway 96 East
P.O. Box 64378
St. Paul, MN 55164-0378

AT&T Mobility
P.O. Box 6463
Carol Stream, IL 60197-6463

AT&T Mobility
c/o I.C. System, Inc.
P.O. Box 64378
Saint Paul, MN 55164-0378

AT&T Mobility
c/o Southwest Credit
4120 International Pkwy. Ste.
Carrollton, TX 75007-1958

Axel Gudiel
73 Hampton Dry Apt.#c
Norwood, MA 02062

B. Saba Dmd, P.C.
c/o American Profit Recovery
34405 W. 12 Mile rd. Ste.379
Farmington Hills, MI 48331-5608

B. Saba, DMD, P.C.
c/o American Profit Recovery
3405 W. 12 Mile Road, Ste 379
Farmington Hills, MI 48331-560

Batco of Norwood
915 Pleasent St.
Norwood, MA 02062

Baystate Gas
P.O. Box 742514
Cincinnati, OH 45274

Blake Street Realty
c/o Michael Magerer & Assoc.
109 Highland Ave.
Needham, MA 02194

Blake Street Realty Trust
c/o Michael Magerer, Esq.
Michael Magerer and Associates
109 Highland Ave.
Needham, MA 02494

Bobcat of Boston, Inc.
20 Concord Street
N. Reading, MA 01864

Boston Herald
Circulation Dept.
P.O. Box 981068
Boston, MA 02298

Brian Preti
46 Mayfair Dr.
Westwood, MA 02090

Bridgewater Farm Supply
c/o Gerald S. Shulman
15 Court Square
Suite 1000
Boston, MA 02108

Brockton District Court
215 Main Street
Brockton, MA 02303
Attn: Small Claims Clerk

Bruno Hirsh
19 Cynthia Road
Canton, A 02021

Capital One
c/o Solomon & Solomon
5 Columbia Circle
Albany, NY 12203

Capital One Bank
PO Box 70884
Charlotte, NC 28272-0884

Capital One Bank
c/o Solomon and Solomon P.C.
Columbia Circle
P.O. Box 15019
Albany, NY 12212-5019

Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083

Capital One bk USA
PO Box 71083
Charlotte, NC 28272-1083

Carol Advertising Co., Inc.
1022 Morrissey Blvd.
Boston, MA 02122

Case Materials
1320 S. Washington Street
N. Attleboro, MA 02768

Central Insurance Co.
P.O. Box 828
Van Wert, OH 45891

Children's Hospital Pediatric A
P.O. Box 4161
Woburn, MA 01888-4161

Christopher Gallasso
45 Merchants Drive
Walpole, MA 02081

Clean Harbors Environmental Sr
P.O. Box 3442
Boston, MA 02241

Columbia Gas of MA
P.O. Box 742514
Cincinnati, OH 45274-2514

Comcast
P.O. Box 196
Newark, NJ 07101-0196

Commerce
11 Gore Rd.
Webster, MA 01570

Commerce Insurance
11 Gore Rd.
Webster, MA 01570

Commonwealth of Massachusetts
Division of Employment and Trai
Attn: Chief Counsel
Hurley Building - Government Ce
Boston, MA 02114

Commonwealth of Massachusetts
Department of Revenue
P.O. Box 7010
Boston, MA 02204

Consumer Assistance Office
209 West Central St. suite 304
Natick, MA 01760

Cooks Towing & Transport
24 East Belcher Rd.
Foxboro, MA 02035

Daniel Sullivan
220 East St.
Wrentham, MA 02093

David H. Rich, Esquire
28 State Street
Boston, MA 02109

Dedham Med Associates
P.O. Box 3678
Boston, MA 02241

Dedham Medical Assoc. Inc.
P.O. Box 510
Dedham, MA 02027

Dedham Medical Assoc.Inc.
Dental Departments
P.O. Box 510
Dedham, MA 02027-0510

Dedham Medical Associates, Inc.
P.O. Box 417177
Boston, MA 02241-7177

Department of Revenue
PO Box 9564
Boston, MA 02114

Division of Unemployment Assist
Benefit Integrity Dept. - Overp
19 Stanford Street
Boston, MA 02114-2502

Dowling Corporation
711 Dedham St.
Wrentham, MA 02093

Edic Cruz
658 Moody Street
Waltham, MA 02452

Enterprise Rent a Car
Rodham Collision Repair Center
75 Washington Street
Foxboro, MA 02035

Enterprise Rent-A-Car
P.O. Box 405738
Atlanta, GA 30384-5738

Ever Florian
18 Norumbega Terrace
Waltham, MA 02453

Fastsigns
11 B Second Ave.
Needham, MA 02494

Ford Credit
P.O. Box 31111
Tampa, FL 33631-3111

Ford Motor Credit
c/o Kenneth C. Wilson
Lustig, Wilson & Glaser, P.C.
P.O. Box 9127
Needham, MA 02492

Ford Motor Credit Co.
Dept. 194101
P.O. Box 55000
Detroit, MI 48255

Ford Motor Credit Co.
Dept. 194501
P.O. Box 55000
Detroit, MI 48255

GE Capital
P.O. Box 644479
Pittsburgh, PA 15264

GE/JCPenney
P.O. Box 965007
Orlando, FL 32896

Giant Glass Co., Inc.
P.O. Box 808
Lawrence, MA 01840

Giant Glass/CB
c/o Carter Business Service, I
150A Andover Street
Suite 12A
Danvers, MA 01923

Good Samaritan Medical Center
PO Box 417080
Boston, MA 02241

Greg & Megan Levesque
c/o Patricia McArdle, Esq.
8 County Rd, Suite 2
Mattapoisette, MA 02739

Greg & Megan Levesque
c/o Patricia A. McArdle, Esq.
8 County Rd. Ste 2
Mattapoisett, MA 02739

Greg & Megan Levesque
2674 Courtlyn Rd.
Dighton, MA 02715

Greg Norris
8 Fairbanks Rd.
Wrentham, MA 02093

Hometown Weekly
29 James Ave.
Medfield, MA

Igor Silva
32 Congress St. Apt. 1
Milford, MA 01757

Ingersol-Rand
P.O. Box 6229
Carol Stream, IL 60197

Innovative Merchant Solutions
c/o Consolidated Recovery Grou
425 West Fifth Ave. Suite 103
Escondido, CA 92025

Internal Revenue Service
ACS Support
P.O. Box 8208
Philadelphia, PA 19101

Internal Revenue Service
Special Procedures Func. STOP 2
P.O. Box 9112
JFK Building
Boston, MA 02203

Jemco Disposal Service, Inc.
79 School Street
Plainville, MA 02762

Jonas & Sandra Geiger
127 North Main St.
Sherborn, MA 01770

Karen Kryder
155 Forst Grove Ave.
Wrentham, MA 02093

Keith & Kristina Jacobsen
4 Ginley Rd.
Walpole, MA 02081

Kelley Services
Kelsey Cahill
33 Thomas Leighton Blvd.
Cumberland, RI 02864

Law Office of Atty Craig Singe
40 Willard Street
Quincy, MA 02169

Law Offices of Joel Cardis, LI
2006 Swede Rd., Suite 100
E. Norriton, PA 19401

Linda Hughes
c/o David C. Nunheimer Esq.
540 Main Street, Suite 8
Hyannis, MA 02601

Lowes Home Centers Inc.
c/o Certegy Payment Recovery Se
Claims Accounting
P.O. Box 30272
Tampa, FL 33630-3272

lustig glaser
P.O. Box 9127
Needham, MA 02093

Mace Conway Clint
46 Mashie Rd.
Cumberland, RI 02864

Malibu Pool Service
692 Dedham St.
Wrentham, MA 02093

Marc D. Schulze, Esq.
1401 Providence Highway
Norwood, MA 02062

Mass Department of Revenue
c/o EOS CCA
P.O. Box 800
Norwell, MA 02061-0800

Mass Department of Workforce
Division of Unemployment Assist
19 Staniford Street
Boston, MA 02114-2502

Mass Dept of Revenue
P.O. Box 7065
Boston, MA 02204

Massachusetts Dept. of Revenue
Bankruptcy Unit
PO Box 9564
Boston, MA 02114

Matz Landscaping
c/o David J. Fonte, Osbourne & I
20 Eastbrook Rd, Suite 304
Dedham, MA 02026

Matz Landscaping & Irrigation
1454 Main St.
Walpole, MA 02081

Michael White
43 Rambien Brook Rd.
Seekonk, MA 02771

Milford District Court
161 West Street
Milford, MA 01757

Milton CAT
c/o Michael R. Makyen, Esq.
P.O. Box 202
Hopkinton, MA 01748

Milton Cat
Southworth-Milton
P.O. Box 3581
Boston, MA 02241

Mini Warehousing, Inc.
241 Francis Ave.
Mansfield, MA 02048

Minuteman Ford
2181 Providence Hwy.
Walpole, MA 02081

Minuteman Press
123 Washington St. Unit #8
Foxboro, MA 02035

Mr. & Mrs.Smith
1 Twilight Drive
Foxboro, MA 02035

Mr. & Mrs. Smith
c/o Masspirg Consumer Action C
Whipple Center
182 Green Street
North Weymouth, MA 02192

Nelson Ortega
86 Hampton Dry Apt. #b
Norwood, MA 02062

Neopost USA
P.O. Box 45800
San Francisco, CA 94145-0800

Newton-Wellesley Hospital
P.O. Box 415669
Boston, MA 02241

Norfolk Superior Court
Clerk for Civil Business
66 High Street
Dedham, MA 02026

Norwood Hospital
c/o AMR of Mass Inc.
P.O. Box 100330
Atlanta, GA 30384-0330

NStar
P.O. Box 660369
Dallas, TX 75266-0369

NStar
P.O. Box 4508
Woburn, MA 01888

Nurseries Inc. d/b/a Walpole &
Rt. 1A
Walpole, MA 02081

Ocean State Oil, Inc.
123 Ocean State Dr.
North Kingstown, RI 02852

Open Vine Solutions
c/o Law Office of David Grossac
1320 Centre Street, Suite 103
Newton, MA 02459

Paul Kauranen
P.O. Box 1034
Wrentham, MA 02093

Paul Sherman, Litigation Mgr.
Innovative Merchant Solutions
21215 Burbank Blvd. Suite 100
Woodland Hills, CA 91367

Paulina Ordonez
28 West School St.
Woonsocket, RI 02895

R&D Truck Repair
100 Wales ave.
Avon, MA 02322

Read Landscape
c/o William P. Lenahan. Esq
189 Nehoiden Street
Needham, MA 02492

Richmond North Assoc. Inc.
P.O. Box 963
4232 Ridge Lea Rd.
Amherst, NY 14226

Rockland Federal Credit Union
241 Union Street
Rockland, MA 02370

Salah Reyad & Assoc.
101 Access Rd.
Norwood, MA 02062

Salah Reyad and Associates
101 Access Road
Norwood, MA 02062

Samantha Smith
1 Twilight Dr.
Foxboro, MA 02035

Santander Consumer USA
P.O. Box 660633
Dallas, TX 75266

Sara Kahn
c/o Law Office of Shaun Spencer
One Post Office Square
Second Floor
Sharon, MA 02067

Sarah Khan
c/o Shaun B. Spencer
Attorney at Law
56 Glendale Rd.
Sharon, MA 02067

Seven Hayes, Inc.
435 West St.
Walpole, MA 02081

Southworth-Milton, Inc.d/b/a Mi
c/o Law Offices of Michael Maky
85 Main Street
P.O. Box 202
Hopkinton, MA 01748

Sprint
c/o MES/18264045
Allied Interstate LLC
P.O. Box 361474
Columbus, OH 43236-1474

Sprint
P.O. Box 105243
Atlanta, GA 30348-5243

Sprint
P.O. Box 105243
Atlanta, GA 30348

Standard Funding
335 Crossways Park Dr.
Woodbury, NY 11797

Staples
360 Patriot Place
Foxboro, MA 02035

Stephen Fossler
439 Dartmoor Drive
Crystal Lake, IL 60014

Sullivan Tire
c/o David S. Goldberg, Esq.
1671 Worcester Rd. #403
Framingham, MA 01701

Sullivan Tire Companies
P.O. Box 370
Rockland, MA 02370

TD Bank, N.A.
P.O. Box 9547
Portland, ME 04112

The Commonwealth of Mass.
Office of the Attorney General
Fair Labor Division
One Ashburton Place, Rm. 1813
Boston, MA 02108

Town of Walpole
Office of Collector of Taxes
135 School St.
Walpole, MA 02081

Town of Walpole
135 School Street
Walpole, MA 02081

Transworld systems Inc.
507 Prudential Rd.
Horsham, PA 19044

TRS Recovery Services
PO Box 60022
City of Industry, CA 91716

U.S. Alliance
600 Midland Ave.
Rye, NY 10580

U.S. Alliance
c/o Barsh and Cohen
70 Wells Ave.
Newton, MA 02459

U.S. Alliance Federal Credit U
159 Overland Rd.
P.O. Box 549204
Waltham, MA 02454

U.S. Alliance Federal Credit Un
Mortgage Service Dept.
18 Commerce Way, Suite 7100
Woburn, MA 01801

U.S. Department of Labor
Wage and Hour Divison
JFK Federal Building, Room 525
Government Center
Boston, MA 02203

United Site Services Northeast
P.O. Box 9131
Foxboro, MA 02035

US Alliance
c/o Barsh and Cohen, PC
70 Wells Ave #103
Newton, MA 02459

USAlliance Federal Credit Union
600 Midland Ave.
Rye, NY 10580-3902

USPS
115 Main St.
Medway, MA 02053

Innovative Merchant Solutions
21215 Burbank Blvd. Ste.100
Woodland Hills, CA 91367

Verizon
P.O. Box 1100
Albany, NY 12250-0001

Verizon
PO Box 1100
Albany, NY 12256-0001

Verizon
c/o RMS
1000 Circle 75 Pkwy Suite 400
Atlanta, GA 30339

Verizon
c/o NCO Financial Systems
P.O. Box 15391
Wilmington, DE 19850

Verizon
c/o Solomon and Solomon
Columbia Circle
P.O. Box 15019
Albany, NY 12212-5019

Verizon 6647
P.O. Box 1
Worcester, MA 01654

Verizon Wireless
c/o Receivables Performance Mgm
P.O. Box 1548
Lynnwood, WA 98046

Vermont Mutual Insurance Co.
P.O. Box 113
Brattleboro, VT 05302

Walpole Nurseries, Inc.
d/b/a Walpole Floral & Garden C
1415 Main St. Rt. 1A
Walpole, MA 02081

Verizon
P.O. Box 1100
Albany, NY 12250-0001

Walpole School Dept.
Ext. 226
135 School St.
Walpole, MA 02081

Walpole School Dept.
c/o Transworld Systems
10 New England Bus. Ctr. Dr.
Andover, MA 01810

Wells Fargo Financial
P.O. Box 68791
Las Vegas, VN 89193

Westwood Lodge Hospital
45 Clapboardtree Street
Westwood, MA 02090

Wilfredo Lopez
812 Moody St.
Waltham, MA 02452

William P. Lenahan, Esq.
189 Nehoiden St.
Needham, MA 02492

Work Out World
c/o ABC Financial
P.O. Box 6800
Sherwood, AR 72124

Work Out World
Rt. 1
Norwood, MA 02062

Wrentham District Court
60 East Street
Wrentham, MA 02093

Yerard Trailers
11 West Mill St.
Medfield, MA 02059

Zurich
8712 Innovation Way
Chicago, IL 60682

Zurich North America
8712 Innovation Way
Chicago, IL 60682-0087

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re: **Paul G Kauranen**
Debtor

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **6** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **1/6/2012**

Signed: **/s/ Paul G Kauranen**
Paul G Kauranen

Signed: **/s/AnDre' D. Summers**
AnDre' D. Summers
Attorney for Debtor(s)
Bar no.: **551618**
Summers Law Office
P.O. Box 306
Franklin, MA 02038
Telephone No.: **508-528-8444**
Fax No.: **508-528-1263**
E-mail address: **Summerslaw@Hotmail.Com**

**United States Bankruptcy Court
District of Massachusetts**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Kauranen, Paul, G					Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): 9748					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all):					
Street Address of Debtor (No. & Street, City, and State): 11 Summer Street Attleboro, MA					Street Address of Joint Debtor (No. & Street, City, and State):					
ZIP CODE 02703					ZIP CODE					
County of Residence or of the Principal Place of Business: Norfolk					County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address): PO Box 1034 Wrentham, MA					Mailing Address of Joint Debtor (if different from street address):					
ZIP CODE 02093					ZIP CODE					
Location of Principal Assets of Business Debtor (if different from street address above):										
ZIP CODE										
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” <input type="checkbox"/> Debts are primarily business debts.				
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000										
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document Name of Debtor(s): Paul G Kauranen					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)							
Location Where Filed: NONE	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: Jannelle A. Kauranen	Case Number: 12-10007	Date Filed: January 2, 2012					
District: Massachusetts	Relationship: Wife (separated)	Judge: Joan N. Feeney					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <table style="width: 100%;"> <tr> <td style="width: 70%;"> <input checked="" type="checkbox"/> /s/Andre' D. Summers </td> <td style="width: 30%; text-align: right;"> 1/6/2012 </td> </tr> <tr> <td> Signature of Attorney for Debtor(s) AnDre' D. Summers </td> <td style="text-align: right;"> Date 551618 </td> </tr> </table>		<input checked="" type="checkbox"/> /s/Andre' D. Summers	1/6/2012	Signature of Attorney for Debtor(s) AnDre' D. Summers	Date 551618
<input checked="" type="checkbox"/> /s/Andre' D. Summers	1/6/2012						
Signature of Attorney for Debtor(s) AnDre' D. Summers	Date 551618						
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No							
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.							
Information Regarding the Debtor - Venue (Check any applicable box)							
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.							
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)							
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px;"> _____ (Address of landlord) </div>							
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and							
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.							
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).							

Voluntary Petition

(This page must be completed and filed in every case)

Document

Page 10 of 90

Name of Debtor(s):

Paul G Kauranen**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Paul G KauranenSignature of Debtor **Paul G Kauranen****X Not Applicable**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

1/6/2012

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney**X /s/AnDre' D. Summers**

Signature of Attorney for Debtor(s)

AnDre' D. Summers Bar No. 551618

Printed Name of Attorney for Debtor(s) / Bar No.

Summers Law Office

Firm Name

P.O. Box 306 Franklin, MA 02038

Address

508-528-8444

Telephone Number

508-528-1263**1/6/2012**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR

Name of Debtor	Case Number	Date
Gerard Associates, Inc.	11-19442	October 3, 2011
District	Relationship	Judge
Massachusetts	Corporation	Frank J. Bailey

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

In re Paul G Kauranen
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Paul G Kauranen
Paul G Kauranen

Date: 1/6/2012

B6A (Official Form 6A) (12/07)

In re: **Paul G Kauranen**
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 76 Beethoven Ave. Walpole, MA 02081 value based on P&S agreement	Fee Owner	J	\$ 630,000.00	\$ 444,527.83

Total ➤ **\$ 630,000.00**

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re **Paul G Kauranen**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		2,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Note. Debtor has not been able to get a bank account since December 2010 due to disputed claims with banks (Black balled to get a checking account)		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods		5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		d/b/a Stonegate Landscape Wrentham, MA Defunct, April 2011		0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Paul G Kauranen**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Gerard Associates, Inc. 45 Industrial Rd. Wrentham, MA Landscape Filed Bankruptcy September 2011 Ch 7 with Trustee Kathleen Dwyer, company filed ch 7, due to the debtors on going medical issues which brought about the financial ruin of the business.		0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Saab 2001		2,025.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Paul G Kauranen,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total >	\$ 9,525.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	MGLA c.235 § 34(15)	2,000.00	2,000.00
Clothing	MGLA c.235 § 34(1)	500.00	500.00
Household Goods	MGLA c.235 § 34(2)	5,000.00	5,000.00
Residence 76 Beethoven Ave. Walpole, MA 02081 value based on P&S agreement	MGLA c.188 § 1	185,472.17	630,000.00
Saab 2001	MGLA c.235 § 34(16)	2,025.00	2,025.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re **Paul G Kauranen**

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	Judgment Lien Judgement Lien Services Execution JUDICIAL LIEN TO BE AVOIDED Value \$663,100.00 _____ VALUE \$663,100.00	X	X		79,557.31	79,557.31
Blake Street Realty Trust c/o Michael Magerer, Esq. Michael Magerer and Associates 109 Highland Ave. Needham, MA 02494								
ACCOUNT NO.		H	Judicial Lien to be Avoided _____ VALUE \$0.00	X	X		0.00	0.00
Linda Hughes c/o David C. Nunheimer Esq. 540 Main Street, Suite 8 Hyannis, MA 02601								
ACCOUNT NO.		J	Mortgage 76 Beethoven Ave. Walpole, MA Equity Loan 2nd _____ VALUE \$663,100.00	X	X		31,372.37	0.00
Rockland Federal Credit Union 241 Union Street Rockland, MA 02370								

2 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 110,929.68	\$ 79,557.31
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re **Paul G Kauranen**

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	Judgment Lien Judgement Lien Services AVOID JUDICIAL LIEN VALUE \$663,100.00	X	X		73,022.00	73,022.00
Sarah Khan c/o Shaun B. Spencer Attorney at Law 56 Glendale Rd. Sharon, MA 02067								
ACCOUNT NO.		J	Mortgage INFO ONLY VALUE \$0.00	X	X		0.00	0.00
U.S. Alliance c/o Barsh and Cohen 70 Wells Ave. Newton, MA 02459								
ACCOUNT NO. 6858		J	Mortgage 76 Beethoven Ave. Walpole, MA 1st mortgage INFO ONLY VALUE \$0.00	X	X		0.00	0.00
U.S. Alliance 600 Midland Ave. Rye, NY 10580								
ACCOUNT NO.		J	Mortgage Mortgage 76 Beethoven Ave. Walpole, MA formerly Chase Mortgage Value \$663,100.00 VALUE \$663,100.00	X	X		413,155.46	413,155.46
U.S. Alliance Federal Credit Union Mortgage Service Dept. 18 Commerce Way, Suite 7100 Woburn, MA 01801								

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 486,177.46	\$ 486,177.46
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re **Paul G Kauranen**

Debtor

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J		X	X		0.00	0.00
U.S. Alliance Federal Credit Union 159 Overland Rd. P.O. Box 549204 Waltham, MA 02454			Mortgage 76 Beethoven Ave. Walpole, MA Info Only _____ VALUE \$0.00					

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 0.00	\$ 0.00
\$ 597,107.14	\$ 565,734.77

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (4/10)

In re **Paul G Kauranen**

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Commonwealth of Massachusetts Department of Revenue P.O. Box 7010 Boston, MA 02204		H	Withholding Income	X	X		1,292.80	1,292.80	\$0.00
ACCOUNT NO. Internal Revenue Service ACS Support P.O. Box 8208 Philadelphia, PA 19101		H	Overdue Taxes	X	X		0.00	0.00	\$0.00
ACCOUNT NO. Mass Department of Revenue c/o EOS CCA P.O. Box 800 Norwell, MA 02061-0800		H	Collection	X	X		0.00	0.00	\$0.00
ACCOUNT NO. Mass Department of Workforce Division of Unemployment Assistance 19 Staniford Street Boston, MA 02114-2502		H	Unemployment Benefits Overpaid	X	X		45,023.00	45,023.00	\$0.00
ACCOUNT NO. Mass Dept of Revenue P.O. Box 7065 Boston, MA 02204		H	Tax Liability	X	X		1,292.80	0.00	\$0.00
ACCOUNT NO. 8411 Town of Walpole 135 School Street Walpole, MA 02081		H	Sewer/Water/Septic	X	X		6,274.76	6,274.76	\$0.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	53,883.36	\$	52,590.56	\$	0.00
\$					
		\$		\$	

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (4/10) – Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Town of Walpole Office of Collector of Taxes 135 School St. Walpole, MA 02081		J	2nd Qtr.Real Estate Taxes	X	X		4,629.93	4,629.93	\$0.00
ACCOUNT NO. Town of Walpole 135 School Street Walpole, MA 02081		H	Motor Vehicle and Trailer Excise Bill 2008 Ford	X	X		903.75	903.75	\$0.00
ACCOUNT NO. U.S. Department of Labor Wage and Hour Divison JFK Federal Building, Room 525 Government Center Boston, MA 02203		H	File No. 1595070 Minimum Wage, Overtime and Recording Violations. Request for Net Checks	X	X		33,767.47	33,767.47	\$0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 39,301.15	\$ 39,301.15	\$ 0.00
\$ 93,184.51		
	\$ 91,891.71	\$ 0.00

B6F (Official Form 6F) (12/07)

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7453 A.M. Leonard 241 Fox Drive Piqua, OH 45356	H	CONSUMER	X	X		242.97
ACCOUNT NO. Adam Epstein 84 Royalston Rd. Wellesley, MA 02481	H	CONSUMER	X	X		50,000.00
ACCOUNT NO. Airton Dos Santos 32 Congress St. Apt #. 2 Milford, MA 01757	H	Employee	X	X		1,275.75
ACCOUNT NO. 93001 American Express c/o MRS Associates 1930 Olney Ave. Cherry Hill, NJ 08003	H	COLLECTION	X	X		0.00
ACCOUNT NO. 2003 American Express PO Box 2855 New York, NY 10116-2855	H	CONSUMER	X			5,401.00

30 Continuation sheets attached

Subtotal >	\$ 56,919.72
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 93001 American Express P.O. Box 981540 El Paso, TX 79998	H	CONSUMER	X	X		6,251.91
ACCOUNT NO. 3183 Applied Bank P.O. Box 17120 Wilmington, DE 19886	H	CONSUMER	X	X		909.88
ACCOUNT NO. Applied Bank P.O. Box 10210 Wilmington, DE 19850	J	CONSUMER	X	X		1,250.00
ACCOUNT NO. 2704 AT&T Mobility P.O. Box 6463 Carol Stream, IL 60197-6463	H	CONSUMER	X	X		5,000.02
ACCOUNT NO. AT&T Mobility c/o I.C. system 444 Highway 96 East P.O. Box 64378 St. Paul, MN 55164-0378	H	collection	X	X		0.00

Sheet no. 1 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 13,411.81
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2704 AT&T Mobility c/o Southwest Credit 4120 International Pkwy. Ste. 1100 Carrollton, TX 75007-1958	H	COLLECTION	X	X		0.00
ACCOUNT NO. AT&T Mobility c/o I.C. System, Inc. P.O. Box 64378 Saint Paul, MN 55164-0378	H	COLLECTION	X	X		373.25
ACCOUNT NO. Axel Gudiel 73 Hampton Dry Apt.#c Norwood, MA 02062	H	Employee	X	X		7,268.92
ACCOUNT NO. 3845 B. Saba Dmd, P.C. c/o American Profit Recovery 34405 W. 12 Mile rd. Ste.379 Farmington Hills, MI 48331-5608	H	MEDICAL	X	X		507.00
ACCOUNT NO. B. Saba, DMD, P.C. c/o American Profit Recovery 3405 W. 12 Mile Road, Ste 379 Farmington Hills, MI 48331-5608	H	collection	X	X		0.00

Sheet no. 2 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 8,149.17
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		2,782.11
Batco of Norwood 915 Pleasant St. Norwood, MA 02062		CONSUMER				
ACCOUNT NO.	W		X	X		214.19
Baystate Gas P.O. Box 742514 Cincinnati, OH 45274		CONSUMER				
ACCOUNT NO.	H		X	X		0.00
Blake Street Realty c/o Michael Magerer & Assoc. 109 Highland Ave. Needham, MA 02194		Docket # 200412CV000258				
ACCOUNT NO.	H		X	X		12,792.50
Bobcat of Boston, Inc. 20 Concord Street N. Reading, MA 01864		CONSUMER Rental				
ACCOUNT NO. 5729	H		X	X		40.60
Boston Herald Circulation Dept. P.O. Box 981068 Boston, MA 02298		CONSUMER				

Sheet no. 3 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	15,829.40
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Brian Preti 46 Mayfair Dr. Westwood, MA 02090		Consumer Complaint				
ACCOUNT NO.	H		X	X		0.00
Bridgewater Farm Supply c/o Gerald S. Shulman 15 Court Square Suite 1000 Boston, MA 02108		COLLECTION Docket # 1115SC779				
ACCOUNT NO.			X	X	X	0.00
Bruno Hirsh 19 Cynthia Road Canton, A 02021		contract issues				
ACCOUNT NO.	H		X	X		0.00
Capital One c/o Solomon & Solomon 5 Columbia Circle Albany, NY 12203		docket # 1157SC000606				
ACCOUNT NO. 8676	H		X	X		2,852.27
Capital One Bank PO Box 70884 Charlotte, NC 28272-0884		CONSUMER				

Sheet no. 4 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	2,852.27
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8676 Capital One Bank c/o Solomon and Solomon P.C. Columbia Circle P.O. Box 15019 Albany, NY 12212-5019	H	COLLECTION	X	X		0.00
ACCOUNT NO. 8676 Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083	H	CONSUMER	X	X		2,566.95
ACCOUNT NO. 8525 Capital One bk USA PO Box 71083 Charlotte, NC 28272-1083	W	CONSUMER	X	X		158.23
ACCOUNT NO. Carol Advertising Co., Inc. 1022 Morrissey Blvd. Boston, MA 02122	H	CONSUMER	X	X		0.00
ACCOUNT NO. Case Materials 1320 S. Washington Street N. Attleboro, MA 02768	H	CONSUMER	X	X		7,788.75

Sheet no. 5 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$	10,513.93
\$	

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5475 Central Insurance Co. P.O. Box 828 Van Wert, OH 45891	H	CONSUMER	X	X		949.88
ACCOUNT NO. Children's Hospital Pediatric Assoc P.O. Box 4161 Woburn, MA 01888-4161	H	medical	X	X		687.00
ACCOUNT NO. Christopher Gallasso 45 Merchants Drive Walpole, MA 02081	H		X	X		25,000.00
ACCOUNT NO. Clean Harbors Environmental Srvs P.O. Box 3442 Boston, MA 02241	H	CONSUMER	X	X		308.58
ACCOUNT NO. 002-2 Columbia Gas of MA P.O. Box 742514 Cincinnati, OH 45274-2514	H	CONSUMER	X	X		778.07

Sheet no. 6 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal > \$ **27,723.53**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8964 Comcast P.O. Box 196 Newark, NJ 07101-0196	H	CONSUMER	X	X		506.24
ACCOUNT NO. 1341-6 Commerce 11 Gore Rd. Webster, MA 01570	H	CONSUMER	X	X		116.72
ACCOUNT NO. Commerce Insurance 11 Gore Rd. Webster, MA 01570	H	Auto Insurance Notice of Cancellation	X	X		196.32
ACCOUNT NO. Consumer Assistance Office 209 West Central St. suite 304 Natick, MA 01760	H	Case 11-08-081	X	X		0.00
ACCOUNT NO. Cooks Towing & Transport 24 East Belcher Rd. Foxboro, MA 02035	H	CONSUMER	X	X		1,067.30

Sheet no. 7 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,886.58
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		775.15
Daniel Sullivan 220 East St. Wrentham, MA 02093		Employee				
ACCOUNT NO. 1762	H		X	X		1,043.00
Dedham Med Associates P.O. Box 3678 Boston, MA 02241		MEDICAL				
ACCOUNT NO. 1762	H		X	X		311.00
Dedham Medical Assoc. Inc. P.O. Box 510 Dedham, MA 02027		MEDICAL				
ACCOUNT NO.	H		X	X		311.00
Dedham Medical Assoc.Inc. Dental Departments P.O. Box 510 Dedham, MA 02027-0510		Medical				
ACCOUNT NO. 6383	H		X	X		135.00
Dedham Medical Associates, Inc. P.O. Box 417177 Boston, MA 02241-7177		MEDICAL				

Sheet no. 8 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,575.15
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9748 Division of Unemployment Assistance Benefit Integrity Dept. - Overpayme 19 Stanford Street Boston, MA 02114-2502	H	Overpayment	X	X		45,023.00
ACCOUNT NO. Dowling Corporation 711 Dedham St. Wrentham, MA 02093	H	CONSUMER	X	X		1,627.50
ACCOUNT NO. Edic Cruz 658 Moody Street Waltham, MA 02452	H	Employee	X	X		1,787.50
ACCOUNT NO. Enterprise Rent a Car Rodham Collision Repair Center 75 Washington Street Foxboro, MA 02035	H	collection	X	X		0.00
ACCOUNT NO. Enterprise Rent-A-Car P.O. Box 405738 Atlanta, GA 30384-5738	H	consumer	X	X		2,767.71

Sheet no. 9 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 51,205.71
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		2,560.45
Ever Florian 18 Norumbega Terrace Waltham, MA 02453		Employee				
ACCOUNT NO.	H		X	X		1,569.94
Fastsigns 11 B Second Ave. Needham, MA 02494		CONSUMER				
ACCOUNT NO. 0725	H		X	X		0.00
Ford Credit P.O. Box 31111 Tampa, FL 33631-3111		Ford				
ACCOUNT NO.	H		X	X		0.00
Ford Motor Credit c/o Kenneth C. Wilson Lustig, Wilson & Glaser, P.C. P.O. Box 9127 Needham, MA 02492		2008 Ford				
ACCOUNT NO.	H		X	X		2,945.51
Ford Motor Credit Co. Dept. 194101 P.O. Box 55000 Detroit, MI 48255						

Sheet no. 10 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 7,075.90
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1089 Ford Motor Credit Co. Dept. 194501 P.O. Box 55000 Detroit, MI 48255	H	2008 Ford F250	X	X		10,063.15
ACCOUNT NO. GE Capital P.O. Box 644479 Pittsburgh, PA 15264	H	CONSUMER	X	X		6,437.80
ACCOUNT NO. GE/JCPenney P.O. Box 965007 Orlando, FL 32896	J	CONSUMER	X	X		456.00
ACCOUNT NO. 4028 Giant Glass Co., Inc. P.O. Box 808 Lawrence, MA 01840	H	CONSUMER Windshield Replacement 2008 Ford F Series 2D SC	X	X		527.39
ACCOUNT NO. Giant Glass/CB c/o Carter Business Service, Inc. 150A Andover Street Suite 12A Danvers, MA 01923	H	collection	X	X		0.00

Sheet no. 11 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 17,484.34
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
Good Samaritan Medical Center PO Box 417080 Boston, MA 02241		Medical Issues	X	X		0.00
ACCOUNT NO.						
Greg & Megan Levesque c/o Patricia McArdle, Esq. 8 County Rd, Suite 2 Mattapoinsette, MA 02739		Breach of contract (not completed due to debtors illness).	X	X		0.00
ACCOUNT NO.						
Greg & Megan Levesque 2674 Courtlyn Rd. Dighton, MA 02715	H		X	X		0.00
ACCOUNT NO.						
Greg & Megan Levesque c/o Patricia A. McArdle, Esq. 8 County Rd. Ste 2 Mattapoisett, MA 02739	H	Docket# 2011CV00830-C	X	X		0.00
ACCOUNT NO.						
Greg Norris 8 Fairbanks Rd. Wrentham, MA 02093	H	CONSUMER	X	X		5,200.00

Sheet no. 12 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	5,200.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Hometown Weekly 29 James Ave. Medfield, MA		consumer				
ACCOUNT NO.	H		X	X		4,960.70
Igor Silva 32 Congress St. Apt. 1 Milford, MA 01757		Employee				
ACCOUNT NO.	H					100.00
Ingersol-Rand P.O. Box 6229 Carol Stream, IL 60197		consumer				
ACCOUNT NO. 2603	H		X	X		25,732.54
Innovative Merchant Solutions 21215 Burbank Blvd. Ste.100 Woodland Hills, CA 91367		CONSUMER				
ACCOUNT NO.	H		X	X		0.00
Innovative Merchant Solutions c/o Consolidated Recovery Group 425 West Fifth Ave. Suite 103 Escondido, CA 92025		CONSUMER				

Sheet no. 13 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 30,793.54
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	CONSUMER	X	X		8,743.70
Jemco Disposal Service, Inc. 79 School Street Plainville, MA 02762						
ACCOUNT NO.	H		X	X		8,000.00
Jonas & Sandra Geiger 127 North Main St. Sherborn, MA 01770						
ACCOUNT NO.	H	Employee	X	X		2,555.00
Karen Kryder 155 Forst Grove Ave. Wrentham, MA 02093						
ACCOUNT NO.	H	CONSUMER	X	X		18,000.00
Keith & Kristina Jacobsen 4 Ginley Rd. Walpole, MA 02081						
ACCOUNT NO.	H	CONSUMER	X	X		5,004.40
Kelley Services Kelsey Cahill 33 Thomas Leighton Blvd. Cumberland, RI 02864						

Sheet no. 14 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 42,303.10
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		10,750.00
Law Office of Atty Craig Singe 40 Willard Street Quincy, MA 02169		services				
ACCOUNT NO.	H		X	X		3,065.83
Law Offices of Joel Cardis, LLC 2006 Swede Rd., Suite 100 E. Norriton, PA 19401		services				
ACCOUNT NO.	H		X	X		913.63
Lowes Home Centers Inc. c/o Certegy Payment Recovery Servic Claims Accounting P.O. Box 30272 Tampa, FL 33630-3272		COLLECTION				
ACCOUNT NO.	H		X	X		250.00
Mace Conway Clint 46 Mashie Rd. Cumberland, RI 02864		CONSUMER				
ACCOUNT NO.	H		X	X		0.00
Malibu Pool Service 692 Dedham St. Wrentham, MA 02093		CONSUMER				

Sheet no. 15 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	14,979.46
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					0.00
Marc D. Schulze, Esq. 1401 Providence Highway Norwood, MA 02062		Docket # CV2006-01782				
ACCOUNT NO.	H		X	X		0.00
Matz Landscaping c/o David J. Fonte, Osbourne & Font 20 Eastbrook Rd, Suite 304 Dedham, MA 02026		Docket # 1157SC000633				
ACCOUNT NO.	H		X	X		1,650.00
Matz Landscaping & Irrigation Co. 1454 Main St. Walpole, MA 02081		CONSUMER				
ACCOUNT NO.	H		X	X		1,200.00
Michael White 43 Rambien Brook Rd. Seekonk, MA 02771		CONSUMER				
ACCOUNT NO.	H		X	X		11,039.99
Milton Cat Southworth-Milton P.O. Box 3581 Boston, MA 02241		CONSUMER				

Sheet no. 16 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	13,889.99
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Milton CAT c/o Michael R. Makyen, Esq. P.O. Box 202 Hopkinton, MA 01748		Docket # 1166CV402				
ACCOUNT NO.	H		X	X		891.00
Mini Warehousing, Inc. 241 Francis Ave. Mansfield, MA 02048		CONSUMER				
ACCOUNT NO.	H		X	X		1,006.76
Minuteman Ford 2181 Providence Hwy. Walpole, MA 02081						
ACCOUNT NO.	H		X	X		845.55
Minuteman Press 123 Washington St. Unit #8 Foxboro, MA 02035		CONSUMER				
ACCOUNT NO.	H		X	X		0.00
Mr. & Mrs. Smith c/o Masspirg Consumer Action Center Whipple Center 182 Green Street North Weymouth, MA 02192		Consumer Complaint # 110654				

Sheet no. 17 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,743.31
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		1,200.00
Mr. & Mrs.Smith 1 Twilight Drive Foxboro, MA 02035		Consumer Complaint # 110654				
ACCOUNT NO.	H		X	X		3,064.12
Nelson Ortega 86 Hampton Dry Apt. #b Norwood, MA 02062		Employee				
ACCOUNT NO. 7667	H		X	X		668.19
Neopost USA P.O. Box 45800 San Francisco, CA 94145-0800		CONSUMER				
ACCOUNT NO.	H		X	X		150.00
Newton-Wellesley Hospital P.O. Box 415669 Boston, MA 02241		MEDICAL				
ACCOUNT NO.	H		X	X		1,317.76
Norwood Hospital c/o AMR of Mass Inc. P.O. Box 100330 Atlanta, GA 30384-0330		Medical Collecction				

Sheet no. 18 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 6,400.07
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		323.59
NStar P.O. Box 4508 Woburn, MA 01888		CONSUMER				
ACCOUNT NO. 0053	H		X	X		268.59
NStar P.O. Box 660369 Dallas, TX 75266-0369		CONSUMER				
ACCOUNT NO. 1001	H		X	X		3,794.61
NStar P.O. Box 660369 Dallas, TX 75266-0369		CONSUMER				
ACCOUNT NO.	H		X	X		188.89
Nurseries Inc. d/b/a Walpole & Floral Rt. 1A Walpole, MA 02081		CONSUMER				
ACCOUNT NO.	H		X	X		1,019.71
Ocean State Oil, Inc. 123 Ocean State Dr. North Kingstown, RI 02852		Consumer				

Sheet no. 19 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	5,595.39
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Open Vine Solutions c/o Law Office of David Grossack 1320 Centre Street, Suite 103 Newton, MA 02459		Collection				
ACCOUNT NO. 2603	H		X	X		0.00
Paul Sherman, Litigation Mgr. Innovative Merchant Solutions 21215 Burbank Blvd. Suite 100 Woodland Hills, CA 91367		Collection				
ACCOUNT NO.	H		X	X		2,787.55
Paulina Ordonez 28 West School St. Woonsocket, RI 02895		Employee				
ACCOUNT NO.	H		X	X		2,000.00
R&D Truck Repair 100 Wales ave. Avon, MA 02322		consumer				
ACCOUNT NO.			X	X		0.00
Read Landscape c/o William P. Lenahan. Esq 189 Nehoiden Street Needham, MA 02492		Pending Claim Dismissal Stipulation				

Sheet no. 20 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 4,787.55
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		940.26
Richmond North Assoc. Inc. P.O. Box 963 4232 Ridge Lea Rd. Amherst, NY 14226		CONSUMER				
ACCOUNT NO. 3627	H		X	X		207.--
Salah Reyad & Assoc. 101 Access Rd. Norwood, MA 02062		MEDICAL				
ACCOUNT NO. 3627	H		X	X		207.00
Salah Reyad and Associates 101 Access Road Norwood, MA 02062		MEDICAL				
ACCOUNT NO.	H		X	X		0.00
Samantha Smith 1 Twilight Dr. Foxboro, MA 02035		Consumer Complaint				
ACCOUNT NO. 1000	W		X	X		2,579.21
Santander Consumer USA P.O. Box 660633 Dallas, TX 75266		CONSUMER				

Sheet no. 21 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 3,726.47
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Sara Kahn c/o Law Office of Shaun Spencer One Post Office Square Second Floor Sharon, MA 02067		Damages Docket # 10-1662				
ACCOUNT NO.	H		X	X		14,894.20
Seven Hayes, Inc. 435 West St. Walpole, MA 02081		CONSUMER				
ACCOUNT NO.	H		X	X		8,556.19
Southworth-Milton, Inc.d/b/a Milton Cat c/o Law Offices of Michael Makynen 85 Main Street P.O. Box 202 Hopkinton, MA 01748		COLLECTION				
ACCOUNT NO. 7266	H		X	X		183.81
Sprint P.O. Box 105243 Atlanta, GA 30348-5243		CONSUMER				
ACCOUNT NO. 7266	H		X	X		192.11
Sprint P.O. Box 105243 Atlanta, GA 30348		CONSUMER				

Sheet no. 22 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$	23,826.31
\$	

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
Sprint c/o MES/18264045 Allied Interstate LLC P.O. Box 361474 Columbus, OH 43236-1474		collection				
ACCOUNT NO.	H		X	X		290.91
Standard Funding 335 Crossways Park Dr. Woodbury, NY 11797						
ACCOUNT NO.	H		X	X		26,338.34
Staples 360 Patriot Place Foxboro, MA 02035		CONSUMER				
ACCOUNT NO.	H		X	X		242.96
Stephen Fossler 439 Dartmoor Drive Crystal Lake, IL 60014		CONSUMER				
ACCOUNT NO.	H		X	X		0.00
Sullivan Tire c/o David S. Goldberg, Esq. 1671 Worcester Rd. #403 Framingham, MA 01701		Docket # 1157SC000655				

Sheet no. 23 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	26,872.21
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		2,729.87
Sullivan Tire Companies P.O. Box 370 Rockland, MA 02370		CONSUMER				
ACCOUNT NO. 5950	H		X	X		184.67
TD Bank, N.A. P.O. Box 9547 Portland, ME 04112		CONSUMER				
ACCOUNT NO.	H		X	X		10,000.00
The Commonwealth of Mass. Office of the Attorney General Fair Labor Division One Ashburton Place, Rm. 1813 Boston, MA 02108		Civil Penalty				
ACCOUNT NO.	H		X	X		18,718.35
Transworld systems Inc. 507 Prudential Rd. Horsham, PA 19044		CONSUMER				
ACCOUNT NO.			X	X	X	0.00
TRS Recovery Services PO Box 60022 City of Industry, CA 91716		Collection Metropolitan truck				

Sheet no. 24 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 31,632.89
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 53884 United Site Services Northeast, Inc. P.O. Box 9131 Foxboro, MA 02035	H	CONSUMER	X	X		969.38
ACCOUNT NO. US Alliance c/o Barsh and Cohen, PC 70 Wells Ave #103 Newton, MA 02459		Legal Services	X	X		0.00
ACCOUNT NO. 6858 USAlliance Federal Credit Union 600 Midland Ave. Rye, NY 10580-3902	H	Consumer Hazard Insurance	X	X		4,380.00
ACCOUNT NO. USPS 115 Main St. Medway, MA 02053	H	consumer	X	X		0.00
ACCOUNT NO. Verizon c/o RMS 1000 Circle 75 Pkwy Suite 400 Atlanta, GA 30339	H	CONSUMER	X	X		0.00

Sheet no. 25 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 5,349.38
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4065 Verizon c/o NCO Financial Systems P.O. Box 15391 Wilmington, DE 19850	H	COLLECTION	X	X		0.00
ACCOUNT NO. 013 006 4 Verizon PO Box 1100 Albany, NY 12256-0001	H	CONSUMER	X	X		2,624.22
ACCOUNT NO. 764 006 5 Verizon P.O. Box 1100 Albany, NY 12250-0001	H	CONSUMER	X	X		176.19
ACCOUNT NO. 295 006 4 Verizon P.O. Box 1100 Albany, NY 12250-0001	H	CONSUMER	X	X		207.66
ACCOUNT NO. 3068 Verizon c/o Solomon and Solomon Columbia Circle P.O. Box 15019 Albany, NY 12212-5019	H	COLLECTION	X	X		212.93

Sheet no. 26 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 3,221.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		636.09
Verizon 6647 P.O. Box 1 Worcester, MA 01654		CONSUMER				
ACCOUNT NO.	H		X	X		3,868.53
Verizon Wireless c/o Receivables Performance Mgmt P.O. Box 1548 Lynnwood, WA 98046		COLLECTION				
ACCOUNT NO.	H		X	X		478.75
Vermont Mutual Insurance Co. P.O. Box 113 Brattleboro, VT 05302						
ACCOUNT NO.	H		X	X		206.53
Walpole Nurseries, Inc. d/b/a Walpole Floral & Garden Ctr. 1415 Main St. Rt. 1A Walpole, MA 02081		CONSUMER				
ACCOUNT NO. 9647	H		X	X		350.00
Walpole School Department Ext 226 135 School Street Walpole, MA 02081		CONSUMER				

Sheet no. 27 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 5,539.90
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		350.00
Walpole School Dept. Ext. 226 135 School St. Walpole, MA 02081						
ACCOUNT NO.	H		X	X		0.00
Walpole School Dept. c/o Transworld Systems 10 New England Bus. Ctr. Dr. Andover, MA 01810						
ACCOUNT NO.	H	CONSUMER	X	X		644.00
Wells Fargo Financial P.O. Box 68791 Las Vegas, VN 89193						
ACCOUNT NO. 0012	H	MEDICAL	X	X		150.00
Westwood Lodge Hospital 45 Clapboardtree Street Westwood, MA 02090						
ACCOUNT NO.	H	Employee	X	X		5,979.76
Wilfredo Lopez 812 Moody St. Waltham, MA 02452						

Sheet no. 28 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 7,123.76
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		X	X		0.00
William P. Lenahan, Esq. 189 Nehoiden St. Needham, MA 02492		Read Landscape Supply, Inc. docket # 08-00541				
ACCOUNT NO.	H		X	X		147.99
Work Out World Rt. 1 Norwood, MA 02062		consumer				
ACCOUNT NO.	H		X	X		20.99
Work Out World c/o ABC Financial P.O. Box 6800 Sherwood, AR 72124		COLLECTION				
ACCOUNT NO.	H		X	X		137.91
Yerard Trailers 11 West Mill St. Medfield, MA 02059		consumer				
ACCOUNT NO.	H		X	X		11,708.97
Zurich 8712 Innovation Way Chicago, IL 60682		consumer				

Sheet no. 29 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	12,015.86
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	CONSUMER Commercial Auto Ins.	X	X		5,796.28
Zurich North America 8712 Innovation Way Chicago, IL 60682-0087						

Sheet no. 30 of 30 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 5,796.28
Total >	\$ 467,423.68

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: Paul G Kauranen
Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: **Paul G Kauranen**
Debtor

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Paul G Kauranen**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Son	11
	daughter	11
	daughter	6
Employment:	DEBTOR	SPOUSE
Occupation	landscape/ sales	
Name of Employer		
How long employed	Self employed - sub	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)

\$ 0.00 \$ 0.00

2. Estimate monthly overtime

\$ 0.00 \$ 0.00

3. SUBTOTAL

\$ 0.00 \$ 0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00 \$ 0.00

b. Insurance

\$ 0.00 \$ 0.00

c. Union dues

\$ 0.00 \$ 0.00

d. Other (Specify) _____

\$ 0.00 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00 \$ 0.00

7. Regular income from operation of business or profession or farm
(Attach detailed statement)

\$ 4,782.61 \$ 0.00

8. Income from real property

\$ 0.00 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

11. Social security or other government assistance
(Specify) _____

\$ 0.00 \$ 0.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify) _____

\$ 0.00 \$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 4,782.61 \$ 0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,782.61 \$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,782.61

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

None

In re Paul G Kauranen

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Addendum

Additional Information

Note Debtor was in the Hospital for part of the year and was not able to work and or complete contracted jobs

B6J (Official Form 6J) (12/07)

In re **Paul G Kauranen**

Debtor

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>650.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>85.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>49.00</u>
d. Other <u>Comcast Cable</u>	\$	<u>73.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4. Food	\$	<u>375.00</u>
5. Clothing	\$	<u>150.00</u>
6. Laundry and dry cleaning	\$	<u>44.00</u>
7. Medical and dental expenses	\$	<u>0.00</u>
8. Transportation (not including car payments)	\$	<u>375.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>61.41</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>4,322.48</u>
17. Other <u>Car maint</u>	\$	<u>50.00</u>
<u>Health and beauty</u>	\$	<u>35.00</u>
<u>Prescriptions</u>	\$	<u>300.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>6,669.89</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None, child support to be determined consistent with pending divorce

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>4,782.61</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,669.89</u>
c. Monthly net income (a. minus b.)	\$	<u>-1,887.28</u>

B6J (Official Form 6J) (12/07) - Cont.

In re Paul G Kauranen,
Debtor

Case No. _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Addendum

Additional Information Regarding the Debtor

Note Debtor has experienced medical difficulties in 2011 and has been unable to complete jobs.

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

In re: **Paul G Kauranen**

Case No. _____

Chapter **7**

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ **4,782.61**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ <u>0.00</u>
4. Payroll Taxes	<u>0.00</u>
5. Unemployment Taxes	<u>0.00</u>
6. Worker's Compensation	<u>0.00</u>
7. Other Taxes	<u>0.00</u>
8. Inventory Purchases (Including raw materials)	<u>0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u>0.00</u>
10. Rent (Other than debtor's principal residence)	<u>0.00</u>
11. Utilities	<u>0.00</u>
12. Office Expenses and Supplies	<u>0.00</u>
13. Repairs and Maintenance	<u>0.00</u>
14. Vehicle Expenses	<u>0.00</u>
15. Travel and Entertainment	<u>0.00</u>
16. Equipment Rental and Leases	<u>0.00</u>
17. Legal/Accounting/Other Professional Fees	<u>0.00</u>
18. Insurance	<u>0.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u>0.00</u>
20. Payments to Be Made Directly By Debtor to Secured Creditors For	

Pre-Petition Business Debts (Specify):

None

21. Other (Specify): _____

Average Expenses Jan 1 - Dec 31, 2012 **4,322.48**

22. Total Monthly Expenses (Add items 3 - 21) \$ **4,322.48**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ **460.13**

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court
District of Massachusetts**

In re **Paul G Kauranen**,
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 630,000.00		
B - Personal Property	YES	3	\$ 9,525.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	3		\$ 597,107.14	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 93,184.51	
F - Creditors Holding Unsecured Nonpriority Claims	YES	31		\$ 467,423.68	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4,782.61
J - Current Expenditures of Individual Debtor(s)	YES	3			\$ 6,669.89
TOTAL		49	\$ 639,525.00	\$ 1,157,715.33	

**United States Bankruptcy Court
District of Massachusetts**

In re **Paul G Kauranen**

Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 93,184.51
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 93,184.51

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,000.00
Average Expenses (from Schedule J, Line 18)	\$ 6,669.89
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,750.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 565,734.77
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 91,891.71	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 467,423.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,033,158.45

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Paul G Kauranen
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 51 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 1/6/2012

Signature: /s/ Paul G Kauranen
Paul G Kauranen

Debtor

[If joint case, both spouses must sign]

B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

In re: **Paul G Kauranen**

Debtor

Case No. _____

(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
74,623.00	IRS - Adj. Gross Income	2008
127,298.00	IRS - Adj. Gross Income	2009
-35,944.00	IRS - Adj. Gross Income	2010

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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**Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
Read Landscape Supply, Inc. v. Gerard Associates, Inc. and Paul G. Kauranen 08-00541	Breech of Contract	Norfolk Superior Court	Pending
Kauranen v. Kauranen 10D1738	Divorce Proceeding	Probate and Family Court	Pending
Ford Motor Credit Company LLC v. Paul G. Kauranen 1157CV0601	Breech of Contract	Wrentham District Court	Pending
Blake Street Realty, LLC v. Gerard Associates, Inc. and Paul G. Kauranen 200412CV000258	Breech of Contract	Middlesex District Court	Pending
Gerard Associates, Inc. v. Marc D. Schulze & Michell Schulze and Marc D. Schulze & Michelle Schulze v. Paul Kauranen & Jannelle Kauranen 06-1782	Breech of Contract	Norfolk Superior Court	Pending
Khan v. Kauranen NOCV2010-01662-C	Breech of Contract	Norfolk Superior Court	Pending
Linda Hughes v. Gerard Associates, Inc. 1089CV00138	Breech of Contract	Falmouth District Court	Pending
Norwood Check Cashing v. Matthew W. Mullen 1154SC000804	Breech of Contract	Dedham District Court	Pending
Southworth-Milton, Inc. d/b/a Milton CAT v. Gerard Associates, Inc. and Paul G. Kauranen 1166CV402	Breech of Contract	Milford District Court	Pending
Greg G. Levesque and Megan J. Levesque v. Gerard Associates Inc and Paul G. Kauranen 2011CV00830-C			
Michael Donovan v. Paul Kauranen d/b/a Gerard Associates 1157SC000571	Breech of Contract	Wrentham District Court	Pending
Clipper Magazine, LLC v. Gerard Associates, Inc. 1157CV000352	Breech of Contract	Wrentham District Court	Pending
Sullivan Tire Co. Inc. v. Gerard Associates, Inc. 1157SC000655	Breech of Contract	Wrentham District Court	Pending
Hometown Publications, Lic v. Paul Kauranen 1154SC000355	Breech of Contract	Dedham District Court	Pending
Capital One Bank v. Paul Kauranen 1157SC000606	Breech of Contract	Wrentham District Court	Pending

4

Matz Landscaping, Inc. A/K/A Matz Landscaping & Amp;Irrigation Inc. v. Gerard Associates, Inc. 1157SC000633	Breech of Contract	Wrentham District Court	Pending
Lucia and Adm Epstein v. Paul g. Kauranen d/b/a Stonegate 11-00986	Breech of Contract	Norfolk Superior Court	Pending
Commonwealth v. Paul G. Kauranen CARI aka Paul Kauranen 1155CR000734	Larceny by Check over \$250	Stoughton District Court	Pending
Epstein et al v Kauranen dba NOCV2011-00986	Breech of Contract	County of Norfolk Superior Court	Pending
Gerard Baker v. Paul Kauranen 1154SC001141	Breech of Contract	Dedham District Court	Pending
Nirson DaSilva v. Gerard Associates 1166SC000429	Breech of Contract	Milford District Court	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Bob cat of Boston North Reading MA	02/01/2011	Two Bob Cat's
Ford Motor Credit Company P.O. Box 31111 Tampa, FL 33631	06/30/2011	2005 Ford F350
Ford Motor Credit Company P.O. Box 31111 Tampa, FL 33631-3111	07/13/2011	2008 Ford F650
Paul G. Kauranen Box 1034 Wrentham, MA 02093	08/17/2011	Plate Return Registration N56588
Paul G. Kauranen Box 1034 Wrentham, MA 02093	08/17/2011	Plate Return Registration 15TZ55
Paul G. Kauranen P.O Box 1034 Wrentham, Ma 02093	08/17/2011	Utility Plate Return
Paul G.Kauranen P.O. Box 1034 Wrentham, MA 02093	08/17/2011	Commercial Plate Return

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Note Debtor was afflicted with several medical complications, started in 2010 through 2011 which contributed to the financial ruin of Gerard Associates Inc, which filed for Ch 7 Bankruptcy in September of 2011		09/01/2011
Assorted losses as associated with divorce pending and former spouse disposing of assorted items	suit coast, clothing, golf equipment, computer, printer office furniture, to dumpster	07/01/2011

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Summers Law Office P.O. Box 306 Franklin, MA 02038	DECEMBER 29, 2011	File FEE 306.00 \$1275.00 Legal Fee

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.
- If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.
- If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
d/b/a Paul G. Kauranen	9748	11 Summer Street Attleboro, MA 02703	Sub-Contractor	09/06/2011

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/6/2012

Signature of Debtor /s/ Paul G Kauranen
Paul G Kauranen

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
District of Massachusetts**

In re Paul G Kauranen
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: Blake Street Realty Trust	Describe Property Securing Debt: Judgement Lien Services Execution JUDICIAL LIEN TO BE AVOIDED Value \$663,100.00
<p>Property will be <i>(check one)</i>:</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to <i>(check at least one)</i>:</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is <i>(check one)</i>:</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 2	
Creditor's Name: Linda Hughes	Describe Property Securing Debt: Judicial Lien to be Avoided
<p>Property will be <i>(check one)</i>:</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to <i>(check at least one)</i>:</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is <i>(check one)</i>:</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 3	
Creditor's Name: Rockland Federal Credit Union	Describe Property Securing Debt: 76 Beethoven Ave. Walpole, MA Equity Loan 2nd
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 4	
Creditor's Name: Sarah Khan	Describe Property Securing Debt: Judgement Lien Services AVOID JUDICIAL LIEN
<p>Property will be (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 5	
Creditor's Name: U.S. Alliance	Describe Property Securing Debt: INFO ONLY

<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>

Property No. 6	
Creditor's Name: U.S. Alliance	Describe Property Securing Debt: 76 Beethoven Ave. Walpole, MA 1st mortgage INFO ONLY
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p> <p>Property is (<i>check one</i>):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 7	
Creditor's Name: U.S. Alliance Federal Credit Union	Describe Property Securing Debt: Mortgage 76 Beethoven Ave. Walpole, MA formerly Chase Mortgage Value \$663,100.00
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))</p>	

Property is (check one):

☐ Claimed as exempt

☒ Not claimed as exempt

Property No. 8

Creditor's Name:

U.S. Alliance Federal Credit Union

Describe Property Securing Debt:

76 Beethoven Ave.

Walpole, MA

Info Only

Property will be (check one):

☐ Surrendered

☒ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))

Property is (check one):

☐ Claimed as exempt

☒ Not claimed as exempt

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1

Lessor's Name:

None

Describe Leased Property:

Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

☐ YES

☐ NO

0 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 1/6/2012

/s/ Paul G Kauranen

Paul G Kauranen

Signature of Debtor

B22A (Official Form 22A) (Chapter 7) (12/10)

In re Paul G Kauranen
Debtor(s)

Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises
☒ The presumption does not arise
☐ The presumption is temporarily inapplicable.

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A

Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Declaration of Disabled Veteran.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

1B

Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.

1C

Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.**

☐ **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard

- a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and
☐ I remain on active duty /or/
☐ I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;

OR

- b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/
☐ I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

B22A (Official Form 22A) (Chapter 7) (12/10)

2

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>												
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>		Column A Debtor's Income	Column B Spouse's Income									
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$3,750.00	\$									
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">Gross Receipts</td><td style="width: 35%; text-align: right;">\$ 0.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Ordinary and necessary business expenses</td><td style="text-align: right;">\$ 0.00</td></tr> <tr> <td style="text-align: center;">c.</td><td>Business income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>		a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$
a.	Gross Receipts	\$ 0.00											
b.	Ordinary and necessary business expenses	\$ 0.00											
c.	Business income	Subtract Line b from Line a											
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">Gross Receipts</td><td style="width: 35%; text-align: right;">\$ 0.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Ordinary and necessary operating expenses</td><td style="text-align: right;">\$ 0.00</td></tr> <tr> <td style="text-align: center;">c.</td><td>Rent and other real property income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>		a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
a.	Gross Receipts	\$ 0.00											
b.	Ordinary and necessary operating expenses	\$ 0.00											
c.	Rent and other real property income	Subtract Line b from Line a											
6	Interest, dividends, and royalties.		\$0.00	\$									
7	Pension and retirement income.		\$0.00	\$									
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>		\$0.00	\$									
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ _____</td> <td style="width: 30%;">Spouse \$ _____</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____											
10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p>												

	a.		\$		
	Total and enter on Line 10.			\$0.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).			\$3,750.00	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			\$ 3,750.00	
Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				\$45,000.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MA</u> b. Enter debtor's household size: <u>3</u>				\$83,736.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)								
16	Enter the amount from Line 12.				\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> </table>				a.		\$	
a.		\$						
	Total and enter on Line 17 .				\$			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.				\$			
Part V. CALCULATION OF DEDUCTIONS FROM INCOME								
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)								
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$			

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19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Persons under 65 years of age</th><th colspan="2" style="text-align: left;">Persons 65 years of age or older</th></tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td><td style="width: 40%;">Allowance per person</td><td style="width: 5%;">a2.</td><td style="width: 40%;">Allowance per person</td></tr> <tr> <td>b1.</td><td>Number of persons</td><td>b2.</td><td>Number of persons</td></tr> <tr> <td>c1.</td><td>Subtotal</td><td>c2.</td><td>Subtotal</td></tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	a2.	Allowance per person	b1.	Number of persons	b2.	Number of persons	c1.	Subtotal	c2.	Subtotal	\$
Persons under 65 years of age		Persons 65 years of age or older																
a1.	Allowance per person	a2.	Allowance per person															
b1.	Number of persons	b2.	Number of persons															
c1.	Subtotal	c2.	Subtotal															
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$																
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td><td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 40%;">\$</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.</td><td>\$</td></tr> <tr> <td>c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a</td></tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																
b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$																
c.	Net mortgage/rental expense	Subtract Line b from Line a																
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$																
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																

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23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									
<p>Subpart B: Additional Living Expense Deductions</p>											

Note: Do not include any expenses that you have listed in Lines 19-32				
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
	a.	Health Insurance	\$	
	b.	Disability Insurance	\$	
	c.	Health Savings Account	\$	
	Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____			\$
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).			\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.			\$
Subpart C: Deductions for Debt Payment				
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.			
		Name of Creditor	Property Securing the Debt	Average Monthly Payment
	a.			\$
				<input type="checkbox"/> yes <input type="checkbox"/> no
	Total: Add Lines a, b and c			\$

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22A (Official Form 22A) (Chapter 7) (12/10)

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43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 15%;"></th> <th style="width: 40%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">1/60th of the Cure Amount</th> </tr> <tr> <td colspan="4" style="text-align: right;">Total: Add Lines a, b and c</td> </tr> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	Total: Add Lines a, b and c				\$				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount											
Total: Add Lines a, b and c														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$												
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%;">\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Multiply Lines a and b</td> <td></td> </tr> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b			\$
a.	Projected average monthly Chapter 13 plan payment.	\$												
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x												
c.	Average monthly administrative expense of Chapter 13 case													
Total: Multiply Lines a and b														
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$												
Subpart D: Total Deductions from Income														
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$												

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$7,025* Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Part VII. ADDITIONAL EXPENSE CLAIMS

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Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
	Total: Add Lines a, b, and c	\$

Part VIII: VERIFICATION

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I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this a joint case, both debtors must sign.)*

Date: 1/6/2012

Signature: /s/ Paul G Kauranen

Paul G Kauranen, (Debtor)

B 203
(12/94)

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

In re: Paul G Kauranen

Debtor

Case No. _____

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,275.00</u>
Prior to the filing of this statement I have received	\$	<u>1,275.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☐ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**\$306.00 Filing Fee. In the event of a missed 341 hearing \$250. In the event of litigation, motion to dismiss and/or relief from stay issues \$275/hr.
(\$350 Included in fee to remove Judicial Lien)**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 1/6/2012

/s/Andre' D. Summers

AnDre' D. Summers, Bar No. 551618

Summers Law Office

Attorney for Debtor(s)

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re Paul G Kauranen
Debtor

Case No. _____

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code.

Paul G Kauranen
Printed Name of Debtor

X/s/ Paul G Kauranen
Paul G Kauranen
Signature of Debtor

1/6/2012

Date

Case No. (if known) _____

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.